

MEDICARE

made simple

WHAT YOU NEED TO KNOW

Spring/Summer 2022

Greetings!

Welcome to the spring/summer edition of *Medicare Made Simple, What You Need to Know*. In this issue, we will show how Medicare works with other insurances, specifically Medicare Supplement Insurance. We'll also provide information on how to pay your Medicare premiums, outline programs to assist in paying for the costs of Medicare premiums, and give you tips to help keep you safe from scams. Have a healthy summer!

Harford County Office on Aging SHIP Program

In this issue:

How Medicare Works With Other Insurance: Medicare Supplement Insurance

How To Pay For Medicare Premiums

Resources For Financial Assistance With Medicare

Stay Informed! Protect Yourself From Healthcare Fraud

How Medicare Works With Other Insurance: Medicare Supplement Insurance & Medicaid

Medicare Supplement Insurance

Medicare Supplement Insurance can help alleviate additional, costly bills that may accrue on the back end of your medical care. Traditional Medicare, made up of Part A and Part B, pays for 80% of Medicare-approved health care charges. A supplemental insurance plan helps to pay the 20% Medicare does not cover. For example, if you went to the doctor and the approved Medicare amount of the visit was \$150, Medicare would pay 80% of that amount, or \$120. A supplemental insurance policy will cover the remaining \$30; if you don't have one, you will receive a bill from the doctor.



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You don't have to have additional insurance, but it will help with additional charges.

Things to know about Medicare Supplement Insurance:

1. These plans can also be referred to as Medigap policies.
2. You must be enrolled in Medicare Part A and Part B to enroll in a Medicare supplemental policy.
3. Policies cover one person. You and your spouse can enroll in a plan with the same company, but you will have separate policies with separate monthly premiums.
4. There is no open enrollment period for Medicare Supplement Insurance. There may be better times to enroll than others, however, including when you first become eligible for Medicare, either from a disability or age; or if you lose your insurance through no fault of your own. This can happen with retirement, death of a spouse, or moving to an area where your current policy is no longer accepted. During this time, you will be granted a Guaranteed Issue, which means the insurance company cannot ask you health-related questions or base rates or coverage on your health status. Enrolling during this time will allow you to get the best cost and guaranteed coverage regardless of your health status.
5. Medicare supplemental policies are standardized, meaning that plans are exactly the same from company to company. There are no differences in what the plan covers or how it works.
6. Costs for Medicare supplemental policies can vary from company to company. It is important to understand your budget and shop the plans and companies, based on how much you can afford to pay for the coverage you would like.

To learn more about Medicare Supplement Insurance, visit:

[What's Medicare Supplement Insurance? \(Medigap\)](#) or

[Medicare-Supplement-Rate-Guide.pdf](#)

Resources for Financial Assistance With Medicare

If you need help paying for your Medicare costs, there are financial assistance programs associated with Medicare that can help you. Depending on your income and assets, you may be eligible.

Medicaid Benefits

Depending on your income and assets, you may qualify to receive assistance from the state toward your health coverage. These assistance programs, called Medicare Savings Programs, are run by the state and must be applied for. Applications can be obtained from the Department of Social Services office at 2029 Pulaski Highway, Havre de Grace, MD 21078 or downloaded from the [State of Maryland Department of Human Resources](#).

The Qualified Medicare Beneficiary (QMB) program is a Medicare-based program that will cover Part A and Part B premiums, deductibles and coinsurances associated with Medicare. The QMB program is like having a Supplemental insurance policy because it will cover the 20% that Medicare does not cover for Medicare-approved charges. To learn more about this program, visit [Medicare Savings Programs](#) at Medicare.gov.

To learn more, visit:

[Medicare Savings Programs](#)

[Extra Help with Medicare Prescription Drug Plan Costs](#)

[Maryland Senior Prescription Drug Assistance Program SPDAP](#)

Stay Informed! Protect Yourself From Healthcare Fraud

Did you know Medicare loses an estimated \$60 billion each year due to fraud, errors and abuse? Issues related to these concerns affect Medicare beneficiaries every day and while some of these issues are intentional, others are unintentional mistakes made by providers and business offices. The easiest way to avoid these errors and keep on top of it is to learn how to read your Medicare Summary Notices (MSN).

[Watch this informational video](#) on how to read your MSN.

You are more likely to detect fraud by tracking your activities. Keep track of appointments, services, and procedures by requesting and using a Healthcare Tracker from the [Senior Medicare Patrol website](#).

If you think you or a loved one is a victim of Medicare fraud, errors or abuse, call 1-800-MEDICARE (1-800-633-4227) to report the issue.

